

U. S. DELAYS ACTION AGAINST BLOCKADE

President Gratified by Absence
of Jingoism—Had Expected
Deluge of Protests.

Protest by the American Government against the Anglo-French blockade of the European waters and the Mediterranean will not be made for several days, it was announced today. "We are making haste slowly," was the comment at the State Department. "The entire question is still in the preliminary stages." Officials admittedly are feeling their way on an uncharted sea, and are not going to take chances of embroiling the United States in any diplomatic tangle.

President Wilson and his advisers are gratified over the absence of jingoism in connection with the present situation. They had anticipated being deluged with telegrams and letters demanding that this Government adopt a defiant attitude toward the British order in council. The contrary is the case. Hardly a single communication has been received, and instead of the people being anxious that this Government defy the allies, there has been less outward interest shown in the latest developments than in any of the other diplomatic problems raised by the war.

As a result, the Administration is able to take its own time in preparing its protest, and in the preliminary discussions between Ambassador Page and the London foreign office a spirit of tolerance has been reported that promises material concessions to neutrals by the allies.

Denmark, Sweden, Norway, and Holland already have protested against the British order in council. They have all expressed a wish to cooperate with the United States in furthering their protest, but it is not expected that the United States will act in concert with other nations. This Government has discovered that it can get more by going it alone, and it is believed this will be the course of action pursued.

GREEK CALL TO ARMS SOUNDED BY ROSTAND

Achilles Mourns, Says Poet, to
See Nation Doing the Goose
Step.

PARIS, March 21.—Edmond Rostand, following up the movement for a national revival of Greece and after reading descriptions of the last aspect of the naval action, during which Forts Chanak, Kalesi, and Kallio Bahr were silenced at a sacrifice of three allied battleships, sunk not far from the site of ancient Troy and the tomb of

Achilles, has just composed an ode to the Greeks, which will appear in Figaro. Translated into modern Greek, it will shortly be published in Athens.

After a playful allusion to the guns of the battleship Agamemnon having awakened Achilles, who now emerges from his tomb, just as in bygone ages he came forth from his tent, Rostand's ode in fifty-six lines of Alexandrine verse evokes the spirit of Achilles' turning pale with sorrow at not seeing among the warships attacking the Dardanelles a single Greek sailor or warrior.

Rostand then reproaches the Greeks for remaining silent at Prussian efforts to make them aware of Eurotas and march to the goose step of Potsdam; at the sight of German professors putting their big golden spectacles on the nose of Plato; at the prospect of a yellow Uhlán flitting with the divinity of Venus; at the view of the helmet of Minerva, surmounted by Prussian point; at the spectacle of images of sandals wings being attached to the heels of General von Liman de Sanders' boots; at Wolff Agency communications replacing the narratives of Herodotus, and the Prussian life playing notes on the Hellenic flute. How can Hellas, should Byzance fall, be absent from the fête?

SPRING ARRIVES, BUT WINTER HESITATES

Poets, Book Beer, and Cooing in
Parks Reaches Capital at
11.51 A. M.

Spring, with its poets, book beer, spooning in the park, shrill cries of the kids on back lot diamonds, love dreams, burdy-gurdy tunes and cooing of mating birds, officially arrived at 11:51 o'clock today.

Three big clocks in the Naval Observatory recorded the arrival of spring and the passing of winter. The weather man served notice yesterday that, re-

gardless of the common feeling that the back of the winter was broken, a week or so ago he could not formally declare the change of seasons before March 21.

Next year spring will arrive on March 20, nearly twenty hours earlier than this year, in accordance with its leap year habits. The spring which arrived today scored the latest of any similar season since 1911.

Regardless of the pronouncement of the weather man that spring is with us today, old winter blew quite a chilly blast through the National Capital this morning.

Individuals who laid out sleeveless underwear and thin clothing last night, expecting a balmy Sunday, carefully replaced them in the old cedar chest this morning.

Officially, of course, spring is the honored guest of the city today, unofficially, winter is slow about taking his hat and leaving his haunts. Perhaps the spring the layman knows—that of flowers, budding trees, twittering birds, a sunshiny feeling, and the soda fountain thrat—will have arrived by next Sunday.

\$10,000 DOWRY SPENT; SHE ASKS DIVORCE

Love At First Sight, \$4,000 Court-
ship of a Month, Followed
by Disillusion.

NEW YORK, March 21.—Love at first sight, expenditure of \$4,000 in courtship of a single month, dissipation of a \$10,000 dowry, disillusion, divorce proceedings.

This was the record covering a year presented in supreme court in a divorce suit filed by Mrs. Victoria F. Charal, pretty, petite, and twenty-seven, formerly of Wilkesbarre, Pa. The husband is a fur importer.

Mrs. Charal says her husband lost her \$10,000 dowry. He countered by asserting that he spent \$4,000 in his month's wooing, sometimes at the rate of \$400 a night.

The Munsey Trust Company

Pays Bigger Interest on Both Checking and Saving Accounts Than Any Other Substantial Banking House in Washington

There are other banks that say they pay as big interest as The Munsey Trust Company pays, but they don't do it—make no mistake about this. I am referring to banks that are worth while—banks with big enough capital and substantial enough to amply protect the depositors' money.

The man who deposits his money in a bank that isn't big enough in capital or sound enough to furnish absolute safety is incapable of taking care of his own money. Such a man is stupidly shiftless and downright dishonest with himself.

The Munsey Trust Company has a capital of two millions of dollars fully paid in (\$2,000,000) and this means a guarantee to depositors of four millions of dollars (\$4,000,000) because of the double liability of stockholders. Perhaps you don't know what this double liability law means.

Financial Strength and Substantiality

It means just this: The holder of, let me say, a thousand dollars' worth of bank stock is responsible to the depositors of the bank for another thousand dollars in case disaster comes to the bank. In other words, his investment of a thousand dollars means a two thousand dollar guarantee to depositors, and this holds true with the entire capital stock of a bank.

The Munsey Trust Company has in addition to its \$2,000,000 of paid in capital, four hundred thousand dollars in surplus (\$400,000), making a total of two million, four hundred thousand dollars (\$2,400,000) which makes it a rock of Gibraltar in financial strength and substantiality.

But The Munsey Trust Company not only gives depositors this splendid guarantee of the safety of their money, but it pays depositors a bigger yield on their money than they can get anywhere else in Washington.

The Munsey Trust Company pays two per cent on checking accounts, on the average daily balance of the month, and adds interest at the end of each month, which means compounding interest twelve times a year.

The Munsey Trust Company pays four per cent on savings accounts that are deposited for a period of six months, and on these accounts interest is paid from the day the money is deposited, and interest is compounded twice a year.

Paying Interest in Full on Deposits.

We have another class of savings account on which we pay three per cent and compound the interest four times a year. This class of savings account is the most elastic and accommodating in the world. It gives you a chance to deposit money any business day in the year, on which you will draw interest from the very day it is deposited. And it gives you the privilege of drawing this money out in part or in full any time you may wish to do so, and you will receive interest on it for every day it has been in the bank.

With The Munsey Trust Company there are no penalties that have to do with the date on which deposits are made or drawn out that whittle down your interest earnings or rob you altogether of interest.

When The Munsey Trust Company says it pays two per cent, or three per cent, or four per cent interest on deposits it means exactly what it says, and it pays this interest in full measure.

The Munsey Trust Company does not believe in the old savings bank theory of allowing no interest for any fractional part of a half year, and the half years run from January first to July first, and from July first to December thirty-first.

An Archaic and Monstrous Ruling.

By this archaic and monstrous ruling a deposit made the middle of January wouldn't be credited with so much as one cent of interest until July first, when it would just begin to earn interest.

Again, by this same monstrous ruling, suppose a deposit was made January first and began to draw interest on that date, and the depositor, compelled to have his money on the 29th day of June, drew it out, he wouldn't get so much as one cent of interest, and yet the bank would claim to be paying three per cent or four per cent interest, when as a matter of fact it would be doing no such thing.

By making use of such tricks and rulings, its average rate of interest would not be more than perhaps two-thirds of its advertised rate of interest.

There are two basic things for a depositor to consider—and especially for the little savings bank depositor to consider. First, absolute safety for his money, and second, the measure of interest his money can be made to earn him. Beside these two things nothing else counts very much.

I think it is high time that the banking business everywhere be purged of all these tricks and subterfuges—tricks and subterfuges of any kind whatsoever that whittle down depositors' legitimate interest earnings. I say this with great seriousness, say it with a deep sense of the fitness of things, and say it with an abhorrence of anything that does not ring true, and any alleged rate of interest that doesn't measure up to that rate of interest in the outworking doesn't ring true. It is dead straight dishonest.

Should Pay Interest in Full.

But the banks practicing this dishonesty are not dishonest. They are simply not awake to what they are doing. It came in somewhere in the dim dark past of banking and as a heritage flourishes today, as railroad rate rebating flourished, and as many other things flourished in the business world up to a few years ago which would not be tolerated today.

The point I make is that banks claiming to pay interest on deposits should pay exactly the interest they claim to pay, and that interest should be computed on the actual average daily balance of the month. To claim to pay four per cent interest, and then by rules and subterfuges to reduce that interest to three per cent is to sell twelve ounces for a pound, and in merchandising we shouldn't think this good.

To adopt the straightforward methods of paying the interest banks claim to pay—interest figured in a square-deal way—will not endanger the banking business of any community. On the contrary, it will make the banks stronger.

Neither will depositors suffer, though the rate of interest paid by banks be reduced; for deposits will earn on an average precisely the same money—interest figured as The Munsey Trust Company figures interest, and as all banks should figure interest—the same money as when seemingly getting a bigger rate of interest with that interest whittled down by an archaic system of figuring interest.

A Great, Big, Substantial Surplus.

The Munsey Trust Company started right. It started with a great, big, substantial capital, and it started out on brand new lines of doing business with the public. It made its own rules entirely independent of other banking methods, and its rules were founded on sound business principles and a sense of right. And because they are right, and because they are sound, they are bound to become the model for other banks.

If any other bank in Washington now figures interest as The Munsey Trust Company figures interest, it has already fallen into line. The banks that have not adopted this system of figuring interest will sooner or later have to fall into line, and for the reason that it is the only right way, the only straightforward way.

With The Munsey Trust Company, depositors know to a certainty that they are earning interest, and that that interest will be credited to them for every day their money is in the bank, wholly regardless of when it was deposited or when it may be drawn out. And they know, too, that the rate of interest The Munsey Trust Company advertises to pay it pays in full measure.

Facts For Depositors to Consider.

The substantiality and reliability of The Munsey Trust Company considered, with its \$2,000,000 of capital and \$400,000 of surplus, and the rate of interest it pays to depositors—which it actually pays, and in full measure—there isn't a banking house in Washington—not one—that does as well by depositors as The Munsey Trust Company.

This is a very big fact for you to consider, Mr. Depositor, and especially for you, Mr. Savings Bank Depositor. If you can make your money earn more money than it is now earning you and be absolutely safe—safe beyond all question, you owe it to yourself to make it earn you every cent it can be made to earn.

If our method of figuring interest as contrasted with the methods prevailing elsewhere is not clear to you, the men manning our banks—the main office in the Munsey Building or at 15th and H Streets, will gladly explain anything to you you may wish to know. We invite you to come to our banks and talk these matters over, and let us explain our methods of doing business.

FRANK A. MUNSEY, President